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THE TRADE REVIEW.

Vol. I.

MONTREAL, FRIDAY, OCTOBER 6, 1865.

No. 38.

ANGUS & LOGAN,
PAPER MANUFACTURERS AND
WHOLESALE STATIONERS, 34 St. Paul st.

H. W. IRELAND,
NAIL AND METAL BROKER,
Agent for Cut-Nail and Spike Manufacturers,
233 St. Paul st., Montreal.

MUNDERLOH & STEENKEN,
IMPORTERS OF STAPLE AND
FANCY DRY GOODS, 23 St. Paul st., corner
of Custom House square, Montreal.

EDWARD MAITLAND, TYLER & CO.,
WHOLESALE WINE, GENERAL
and COMMISSION MERCHANTS,
10 Hospital st.

M. LAING,
PRODUCE AND COMMISSION
MERCHANT, 97 Commissioners st., Montreal.
Hams, Bacon, Lard, Lallow, Butter, Flour, &c.

JOHN RHYNAS,
COMMISSION AND SHIPPING
MERCHANT, Montreal. - Cash advances made
on Consignments to myself, or to friends in England.

TO THE MAKERS AND PURCHASERS OF
BUTTER THROUGHOUT CANADA.

At the beginning of another season we take the
liberty of respectfully reminding our customers
and the trade generally, that we have for many years
given special attention to the Butter Trade of Canada,
no inconsiderable portion of which has passed through
our hands, and consequently that we have an estab-
lished connection for the sale of Butter to the best
advantage, that we have extensive cellars, remarkably
suitable for the storage and sale of Butter, and that
our charges are as low as those of any house of standing.
Consignments are respectfully invited, and will receive
our best attention.

Montreal, 1st June, 1865. **JOHN DOUGALL & CO**

JAMES DOUGLAS & CO.,
DEALERS IN TEAS AND TOBAC-
COS, attend to sales of Butter, &c., &c.
236 St. Paul st., Montreal.

WALTER MARRIAGE,
WHOLESALE AGENT, AND IM-
PORTER OF ENGLISH GROCERIES,
22 Lemoine st., Montreal.

B HUTCHINS,
COMMISSION MERCHANT,
AND
IMPORTER OF GENERAL GROCERIES,
55 McGill street, MONTREAL.

THOMPSON, MURRAY & CO.,
COMMISSION AND GENERAL MER-
CHANTS, St. sacrament st., Montreal.

GREENE & SONS,
HAT AND FUR MANUFACTURERS
AND IMPORTERS. [See next Page.]

CAMERON & BOSS,
COMMISSION MERCHANTS for the
sale and purchase of Grain, Flour, Pork, Butter,
Ashes, Wool, Flax, and General Merchandise. Montreal

GEO. WAIT,
PRODUCE AND COMMISSION
MERCHANT, Montreal.
Young's Buildings, No. 2 McGill st.

S. H. MAY & CO.,
IMPORTERS OF STAR & DIAMOND
STAR WINDOW GLASS, Paints, Oil, Varnish,
Brushes, Spirits Turpentine, Benzole, Gold Leaf, &c.,
274 St. Paul st., Montreal.

THOMAS HOBSON & CO.,
PRODUCE AND COMMISSION
MERCHANTS, Commissioners street, Montreal.
Consignments of Flour, Pork, Butter, Lard Lallow,
Ashes, and all Descriptions of Produce, promptly
realized.

BROWN & CHILDS,
MANUFACTURERS OF BOOTS,
SHOES, AND LEATHER, Montreal.

OFFICE AND WAREHOUSE—Corner St. Peter and
Lemoine sts.

MANUFACTORY—Corner Queen and Ottawa sts.

TANNERY—Corner Bonaventure and Canning sts.

The articles manufactured by us are under one
general superintendence during the whole process of
manufacture, beginning with the raw hide, and end-
ing with the finished boot and shoe. By this arrange-
ment we secure uniform quality throughout.

Orders received by post promptly executed, and
should the goods sent not be approved of, they may
be returned at our expense.

To occupy the extensive facilities which we have at
our command for the manufacture of Boots and Shoes,
it is necessary that we should send goods to all sec-
tions of the Province, however remote; every induc-
ement allowable in commerce will be granted to this
end.

THOMAS W. RAPHAEL,
COMMISSION MERCHANT,
Montreal. Consignments of Flour, Gram, Leather,
Ashes, Butter, &c., receive personal attention.

FOR SALE.
Olive Oil, in qr. casks. Coal Oil, Cedar Creek,
Hemlock Sole Leather, Spanish Sole Leather,
Waxed Lappet, Waxed Calf,
Pebbled Calf, Prime Mess Beef in tierces,
Prime, Prime Mess and Mess Pork,
Butter in tins and kegs,
Upper Canada Leaf Tobacco,

Flour, Superfine, } well known brands
Flour, Extra, }
Flour, Superior Extra. }

THOMAS W. RAPHAEL,
15 St. Nicholas Street.
Agent for Hamilton Powder Company.

LINTON & COOPER,
MANUFACTURERS AND WHOLE-
SALE DEALERS IN BOOTS AND SHOES,
296, 298 & 310 St. Paul st., Montreal.

We invite the attention of Merchants, East and West,
to our large and varied stock of Boots and Shoes now
on hand, and in process of manufacture for the Spring
trade. Goods in every conceivable style will be found
in our establishment, from the best Kid or Satin
Gaiter, to the strongest Stoga or Hungarian Boot,
Men's Boys', Youths', Ladies', Misses' and Children's
wear, in over 200 different patterns. Special notice is
respected to the fact that all our goods are hand-made,
and of the very best material. The introduction of
Pegging Machines having thrown a large number of
workmen out of employment, and consequently re-
duced the cost of labor, we are thereby enabled to
manufacture neater and more substantial Boots and
Shoes, at no greater cost than if made by machinery,
and are prepared to offer the choicest goods at the
very lowest possible figures.

Orders personally or by Post, will have our immedi-
ate and most careful attention.

J. TIFFIN & SONS,
GENERAL MERCHANTS, IMPORT-
ERS OF TEAS, SUGARS, AND GENERAL GRO-
CERIES, WINES, BRANDY, &c., Nos. 181 and 186 St.
Paul st., and 49 and 50 Commissioners st.

Offer for sale several Invoices fresh Teas just received
per Steamers, consisting of:
Imperial Gunpowder. Japan, Colored
Old Hyson. and Uncolored.
Young Hyson. Oolongs.
Hyson Twankay. Souchong.
Twankay.

Also several Invoices FRESH TEAS, just received
per Steamer via Portland, together with a full assort-
ment of other STAPLE and GENERAL GROCERIES.

Also 50 hds Choice Porto Rico Sugar, and
250 hds Prime Retailing Molasses.
50 tierces

10th August, 1865.

A KIN & KIRKPATRICK,
A GENERAL COMMISSION MERCHANTS, do
an exclusively Commission business, and possess the
simplest experience and facilities for its efficient man-
agement. Consignments of GRAIN, FLOUR, ASHES,
FUR, BUTTER, and general produce, receive per-
sonal attention. Sales effected, and returns made with
the utmost promptitude. Liberal advances made on
goods for sale in the market or shipment to Britain
charges the lowest adopted by the responsible houses
of the trade.

Corner William and Grey Nun streets.

DAVID ROBERTSON,
IMPORTER TEAS, TOBACCO, AND
General GROCERIES, 24 St. Peter st., Montreal.

REUTER, LIONAIS & CO.,
IMPORTERS OF WINES
AND SPIRITS, 11 and 13 Hospital st., Montreal.

ROBERT MITCHELL,
COMMISSION MERCHANT AND
BROKER, 24 St. Sacrament st., Montreal.

Drafts authorized and advances made on shipments
of Flour, Grain, Pork, Butter, and General Produce,
to my address here.

Advances made on shipments to Europe.
The sale and purchase of Stocks and Exchange will
receive prompt attention.

GREENE & SONS
INVITE the attention of close buyers to
their Fall Stock of Furs, Hats, &c. [See next P.]

J. A. & H. MATHEWSON,
IMPORTERS AND WHOLESALE
GROCERS. A complete and extensive assort-
ment of General Groceries. Special attention to TEAS.

HALL, KAY & CO.,
Young's Buildings, McGill street,
MONTREAL,
IMPORTERS OF

Charcoal Tinplates, Sheet Copper and Brass,
Coke Tinplates, Ingot Copper and Tin,
Canada Plates, Composition Tubes,
Galvanized Iron, Malleable Iron Tubes,
Sheet Zinc, Copper and Brass Tubes,
and every description of Furnishings suitable for
Tinsmiths, Plumbers, Brassfounders, and Gasfitters.

GREENE & SONS,
HATS, FURS, BUCK MITTS, &c.
See next Page.

W. D. MILLER & CO.,
MANUFACTURERS AND IMPOR-
TERS of Boots and Shoes,
Corner of McGill and Lemoine sts., Montreal.

A. RAMSAY & SON,
IMPORTERS OF WINDOW GLASS,
OILS, PAINTS, &c., 21, 23, & 25 Collet st., Montreal.

McMILLAN & CARSON,
IMPORTERS AND MANUFACTU-
RERS OF CLOTHING. Wholesale, have con-
stantly on hand a very carefully manufactured Stock
of Ready-made Clothing, suitable for the country
trade.
Merchants are respectfully requested to call and
examine.
No. 66 McGill st., Montreal.

LAIDLAW, MIDDLETON & CO.,
Commission Merchants and Shipping Agents
Montreal.

JOHN McARTHUR & SON,
OIL, LEAD & COLOR MERCHANTS,
Importers of Window Glass, &c.,
118, 120 and 122 McGill st., Montreal.

I. L. BANGS & CO.,
(Successors to T. L. Steele & Co.)
MANUFACTURERS OF FELT,
COMPOSITION, AND GRAVEL ROOFING,
ENGLISH FELT ROOFING, &c.,
Keep constantly on hand FELT COMPOSITION, &c.
Parties building, in any part of Canada, can be
supplied with the requisite materials; also, a Competent
Workman to apply the same.
Office, No. 5 Place d'Armes Hill, opposite City Bank,
MONTREAL.

A. H. FORBES,
IMPORTER OF IRON, ALL KINDS
of HEAVY HARDWARE, &c. Has always in
stock Iron Tubes for Gas, Boiler Tubes, Horse Nails,
Sofa Springs, &c.
Drain Pipes, Fire Bricks all shapes, Roman and
other Cements, (Cuttiness Paving-Stones, Hearths,
Burr Blocks for Millstones, Bolting Cloths, Terra
Cotta Vases, Fountains, Chimney-Tops, &c., &c.
Queen st. Montreal

FROTHINGHAM & WORKMAN,
IRON, STEEL, AND HARDWARE
MERCHANTS, ST. PAUL STREET.
 Opposite the Custom House Sq.,
 Montreal.

BRITISH COLONIAL STEAMSHIP CO. (Limited.)

	<i>Tons Register.</i>	<i>Commander.</i>
OTTAWA.....	1531	J. ARCHER.
ST. LAWRENCE.....	1398	J. JAMES.
THAMES.....	1778	J. FINKERTON.

THE above first-class powerful Screw Steamships are intended to be dispatched from London for Quebec and Montreal as follows:—

THAMES.....	Wednesday.....	6th Sept.
OTTAWA.....	Wednesday.....	20th Sept.
ST. LAWRENCE.....	Wednesday.....	18th October

And from Quebec for London.

OTTAWA.....	Tuesday.....	12th Sept.
ST. LAWRENCE.....	Wednesday.....	20th Sept.
THAMES.....	Wednesday.....	4th October
OTTAWA.....	Wednesday.....	1st Nov.
ST. LAWRENCE.....	Wednesday.....	15th Nov.

Cabin passage from London to Quebec...£18 18s. Stg.
 Steerage " " " " " " " 6 Gs.
 Cabin passage from Quebec to London.....£10
 Steerage " " " " " " " \$25

Return Tickets issued at reduced rates.
 Special arrangements made with families.

Apply in London to TEMPERLEY, CARTER & DARKE, 3 White Lion Court, Cornhill; in Montreal to GILLESPIE, MOFFATT & Co.; in Quebec to JAMES GILLESPIE.

Quebec, July 27, 1865.

CRATHERN & CAVERHILL,
IMPORTERS OF HARDWARE.
 IRON, STEEL, TIN PLATES, &c., WINDOW GLASS, PAINTS & OILS, 197 St. Paul st., Montreal
 Agents, Victoria Rope Walk, Vieille Montagne Zinc Company.

A. A. BARBER & CO.,
WHOLESALE IMPORTERS OF
HARDWARE,

Nos. 23 and 25 St. Sacrament st.

EVANS & EVANS,
WHOLESALE HARDWARE
MERCHANTS, MONTREAL.

AGENTS FOR

HARE'S CELEBRATED PAINTS AND COLORS.

AGENTS FOR

CURTISS & HARVEY'S POWDER.

23 St. Paul street, Montreal.

CHOICE PORTO RICO, BARBADOS, AND
CUBA SUGARS.

THE Subscribers are now landing, and have in Store:

- 250 hhd's } Choice Muscovado SUGAR.
- 112 bbl's }
- 200 puns " Cienfuegos SYRUP.
- 20 " Cuba RUM, strong, proof, and fine flavour.
- 15 hhd's United Vineyard Proprietors' Brandy, pale and dark.
- Bags Pimento, Jamaica Lime Juice, &c., &c.

MITCHELL, KINNEAR & CO.,

No. 5 St. Helen street.

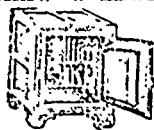
28th July, 1865.

JEFFERY BROTHERS & CO
GENERAL AND COMMISSION
MERCHANTS, 44 St. Sacrament st., Montreal.

BACON, CLARKE & CO.,

IMPORTERS OF WINES, SPIRITS
 CIGARS, &c.,
 St. Peter street, opposite St. Sacrament street,
 MONTREAL

KERSHAW & EDWARDS,



ESTABLISHED YEAR 1838.

IMPROVED FIRE PROOF SAFE.

The favor these Safes have won by their many and severe trials during the last quarter of a century, from the fact that not one has ever failed in preserving its contents, thoroughly establishes their reliability, and with recent improvements made during the past two years, we offer them as the most perfect *Fire Proof security extant*, and free from dampness.

Our *Burglar Proof Specie Boxes* made of combined iron and steel in a manner peculiarly our own, the steel so highly tempered and placed as to be beyond the reach of, and defy the tools of the most ingenious burglars, and when placed inside of one of our *Fire Proofs* produce a most perfect *Fire and Burglar Proof security*. Merchants having large amounts of silver on hand should not be without one.

We also manufacture Patent Combination Bank Locks, and the most modern Bank and other securities.

Lists of sizes and prices mailed on application.

KERSHAW & EDWARDS,
 82, 84 & 86, St. Francois Xavier street, Montreal.

FURS, HATS, BUCK MITTS, &c.

GREENE & SONS

INVITE inspection to their **FALL**
 STOCK of

- LADIES' FURS, MEN'S WOOL HATS,
- MEN'S FURS, BOYS' FANCY HATS,
- BUFFALO ROBES, WHITNEY CAPS,
- BUCK MITTS, &c. SILK HATS,
- FURS, SKINS, &c.

HAT and CAP TRIMMINGS, &c.

The attention of the Trade is directed to our Stock this Fall, which is very complete, embracing all the

NEW AND LEADING STYLES,

among which will be found a large variety of Mens' and Boys' STEEL BRIM RESORTE HATS, which are becoming very fashionable. Samples sent by Express to parties not visiting the city.

Orders promptly executed.

GREENE & SONS,
 Montreal.

DAVID E. MACLEAN & CO.,

PRODUCE, COMMISSION MERCHANTS AND SHIPPERS.

Advances made on all descriptions of Produce, either for sale in this market, or shipment. No. 3 St. Nicholas street, Montreal.

DAVID E. MACLEAN. BENJ. HAGAMAN.
 THOS. C. CHISHOLM.

WEST BROTHERS,

TOBACCOS.—PLUG, VARIOUS BRANDS, CUT SMOKING, FINE CUT CHEWING.

CIGARS.—HAVANA,
 GERMAN,
 DOMESTIC.
 WEST & BROTHERS,
 Montreal.

MORRISON & SAMPSON,

BARRISTERS, ATTORNEYS,
 CONVEYANCERS,

SOLICITORS IN CHANCERY & BANKRUPTCY,
 Offices corner Church and Colborne streets,
 TORONTO.

Collections made at all points in Canada West.
 ANGUS MORRISON. D. A. SAMPSON.

CHARLES G. DAGG,

IMPORTER AND WHOLESALE

DEALER in British and Canadian Stationery Goods, Writing Papers, Wrapping Papers, Envelopes, Steel Pens, Inks, Pocket Books, Twines, &c.; also, Account Book Manufacturer, Publisher of the National Series of School Books, Canadian and Progressive School Copy Books, Bookbinder, &c. MANUFACTURED FOR, AND NOW IN STOCK, several hundred reams each, of Manilla, Brown, Tea, and Coffee Papers, all sizes. Several tons Straw Wrapping Papers, all sizes. The above goods will be sold at very low prices, and a liberal discount will be allowed to CASH BUYERS.

37 St. Francois Xavier street, Montreal.

Montreal, Feb. 27th, 1865.

MULHOLLAND & BAKER, IRON

AND HARDWARE MERCHANTS, offer for sale PIG IRON, Scotch (chiefly Govan), Best Refined English, Swedes and Three Rivers IRON; Hoops, Bands, and Sheets of all sizes; BOILER PLATES, of best brands and sizes; Firths & Sons' Cast STEEL, Spring, Sleigh-shoe, and other steel; Cut, Pressed, and Wrought NAILS, and the celebrated F HORSE NAILS. AXES of their own and other approved brands. A complete assortment of HEAVY GOODS, Chains, Anvils, Vices, &c. An extensive assortment of most saleable CUTLERY, SHILLB GOODS in great variety, of English, French, German, and American make. GLASS, PUTTY, OILS, &c., CORDAGE; LEATHER, and RUBBER BELTING.

Also, a first class SHAVING MACHINE made by Smith, Beacock & Tawert, of Leeds, England, with plane or shape a flat surface 48 x 12 inches, will plane circular work to 30 in. dia. by 12 inches broad, will plane any angle or curve, cost £90 sterling in Leeds, and has been only a short time in use.

243 St. Paul street,

Yard entrance St. Francois Xavier street.

F. SHAW & BROS.,

TANNERS AND LEATHER MERCHANTS.—Our Leather is tanned at the well-known Roxton Falls Tanneries, under our own superintendence, thereby enabling us to produce an article of superior quality at the least possible cost, which we are prepared to offer to the trade at lowest market prices. All orders promptly attended to.

HUA & RICHARDSON,

LEATHER IMPORTERS AND

COMMISSION MERCHANTS, have always in Stock an excellent assortment of FRENCH CALFS, KIDS and PAINTS, &c. Also a large supply of O. L. Richardson & Sons' Spanish Sole and Slaughter Leather, for which they are agents in Canada.

Consignments of leather respectfully solicited.

Sole Agents for Alexander's Kid Gloves.

HUA & RICHARDSON,

St. Peter st., Montreal.

LEEMING & RUCHANAN,

PRODUCE AND COMMISSION MERCHANTS,

St. Nicholas street, Montreal.

Special attention devoted to the Sale and Shipment of FLAX, and liberal Advances made on consignments of either Fibre or Seed.

SINCLAIR, JACK & CO.,

WHOLESALE GROCERS AND
 COMMISSION MERCHANTS, St. Andrew's
 Buildings, St. Peter street, Montreal.

Constantly on hand, a large Stock of TEAS, COFFEES, SUGARS, MOLASSES, SYRUPS, TOBACCOS, DRIED FRUITS, &c., &c., &c.

Consignments of BUTTER, PORK, FLOUR, WHEAT, and other products solicited.

The Sale of POT and PEARL ASHES shall have the very best and most prompt attention.

Agents for Cooke's celebrated GROUND ROCK SALT, for Dairy and Table use.

MESSRS. BAUKHAGE, BEAK & CO.

WHOLESALE IMPORTERS OF

DRY AND FANCY GOODS, have the pleasure of announcing to their Customers and the trade, that they have removed to 481 St. Paul street, a new spacious building, opposite Messrs. Andrew Robertson & Co., and Thos. Day.

They beg to draw the attention of Buyers to their well assorted and selected Spring Stock.

KERR & FINDLAY,

WHOLESALE CONFECTIONERS,
 Manufacturers of Gum Drops, Chocolate, and other Cream Drops, &c., &c.
 516 au1 st. Montreal.

**CONVERSE, COLSON & LAMB,
COMMISSION MERCHANTS,
TEA DEALERS AND IMPORTERS**

OR
GENERAL GROCERIES, LIQUORS, CIGARS, &c.,
Corner of Hospital and St. John Streets, Montreal.

Offer for sale a large assortment of FRESH TEAS, now arriving from England, per Steamers via Portland; comprising, Hysons, Young Hysons, Imperials, Gunpowders, Colored and Uncolored Japans, Congous, Souchongs, and Scented Teas, and their usual variety of Coffees, Tobaccos, Wines, Brandies, Cigars, &c.

ESTABLISHED 1812.

STEAM MADE CONFECTIONERY.

GUM DROPS and JULIENNE PASTE.
PAN GOODS, and CANDIES of all kinds.
LOZENGES of every description.
FRENCH CREAM BON-BONS and CHOCOLATE
CREAM DROPS.

Manufactured and sold at his New Block, erected on the Old Stand, 243 (New No. 391) Notre Dame Street.

CHARLES ALEXANDER,
Wholesale and Retail Confectioner.

FITZPATRICK & MOORE,

**IMPORTERS AND WHOLESALE
DEALERS** in Groceries, Teas, Sugars, Wines,
Liquors, Tobaccos, Cigars, Fish, Oils, &c., &c.
No. 4 Lemoine st.

SMITH & McCULLOCH,

**MANUFACTURERS' AGENTS
AND GENERAL MERCHANTS,**

Importers to order of China Glass and Earthenware; Japaned and Tinware; Hardware and Electro-Plate; Plumbers, Photographists, and Chemists' Ware; Iron Stable Furniture, Lacustric Flooring Tiles &c &c

We are now receiving our Spring consignments of China Tea and Breakfast Sets; White Granite and Printed Dinner and Toilet Ware; Tumblers, Wines, Lamp Chimneys, etc., which we offer for Sale to the Trade in original packages.

Office, Sample Rooms, and Warehouse:
18 AND 20 HOSPITAL STREET, MONTREAL.

**JUST LANDED,
EX "HIBERNIAN,"
FIFTY BALES COTTON YARN.**

This Yarn is made from American Cotton, and is superior in quality to any Yarn in the market.
Numbers and Weight guaranteed.

ALEX. WALKER,
Montreal.

JAMES LOCKHART,

**COMMISSION MERCHANT AND
MANUFACTURERS' AGENT,** No. 3 St. Sacramento street, Montreal.

ROBERT SIMMS & CO.,

**GENERAL AND COMMISSION
MERCHANTS,** 8 Gillespie Buildings, Common street.

F. H. SIMMS,

**MONTREAL IRON WORKS,
MANUFACTURES** to Order, and has
in Stock, Carriage Bolts of all sizes, Nuts and Bolts of every description, Rivets, Lifting Jacks, Hatchet Braces, Copying Presses, &c., &c.

W. F. LEWIS & CO.,

WINE AND SPIRIT MERCHANTS,
St. Peter st., Montreal.

**CANADA LIFE ASSURANCE COM-
PANY.** Established 1847. Head Office, Hamil-
ton, C. W. Capital, \$1,000,000. Sums Assured over
\$1,000,000; Annual Income, over \$150,000; Assets,
over \$600,000.

Manager: A. G. RAMSAY. General Agent: T. W. MEDLEY.

LIBERAL CONDITIONS AND PRIVILEGES.
Perfect Security, and Rates Lower than those offered
by English or Foreign Companies.

POLICIES CAN BE EFFECTED WITHOUT TROUBLE OR
DELAY.

H. ABBOTT, Agent,
23 Great St. James street, Montreal.

FALL TRADE, 1865.

OUR STOCK will be
COMPLETE IN EVERY DEPARTMENT
BY THE
TWENTY-FIRST OF AUGUST.
THOMSON, CLANTON & CO.

GEORGE J. FORD & CO.,

Contractors for Convict Labor at the Provincial
Penitentiary,

**MANUFACTURERS AND WHOLE-
SALE DEALERS** in every description of BOOTS
and SHOES, made almost exclusively by hand.
All orders will receive prompt attention.
Offices and Warehouse—Kingston, C. W.

GEORGE CHILDS & CO.,

**IMPORTERS AND GENERAL
WHOLESALE GROCERS,** No. 13 St. Francois
Xavier street, Montreal.

Orders by letter, from Country Merchants not find-
ing it convenient to visit Montreal, will receive prompt
attention, and goods not in stock will be purchased
and charged at lowest market rates.

ROBERTSON & BEATTIE,

**IMPORTERS, WHOLESALE GRO-
CERS,** and General Commission Merchants, corner
McGill and College streets, Montreal.

ROBERT CROOKS & CO.,

**COMMISSION MERCHANTS,
LIVERPOOL, ENGLAND.**

Execute Canadian Orders on the best terms, giving
special attention to the Grocery Department. They
make liberal Advances on Produce consigned to them,
and give prompt dispatch to the Forwarding and
Insurance of Goods.

DUNDAS.

OSLER & BEGUE,

**BARRISTERS AND ATTORNEYS
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PENITENTIARY BOOTS AND SHOES.

THE Subscriber, having been appointed
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WE take this medium of intimating to
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STAPLE AND FANCY DRY GOODS.

A considerable portion are to hand, and we hope to be
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Consignees may draw against property at two-thirds
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Grey Cottons,	Laces,	Spools,
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Silicas,	Shawls,	Brushes,
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Orleans,	Table Oil Cloths,	Colognes,
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White Muslins,	Battings,	Stationery,
Jeans,	Silks,	Brooches,
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Flannels,	Linen Threads,	Dolls,
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Cloths,	Jewellery,	Razors,
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Perhaps the largest assortment of Goods suitable
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Dealers in Drain Pipes, Roman Cement, Water
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ESTABLISHED 1837.

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4 Vic. cap. 9.—NOTICE is hereby given that JOSEPH
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to this Company for Montreal. Detailed prospectuses
and all requisite information as to the mode of effecting
Assurance may be obtained on application to the Resi-
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In addition to Life Assurance, this Society issues Bonds of Security for persons holding GOVERNMENT, or other situations of trust.

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 \$15,250,000.

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 All kinds of Fire and Life Insurance business trans-
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Are giving special attention to the READY-MADE CLOTHING; and our Fall Goods, for style, quality and finish, will be second to none in the Province.

Our Travellers will call on buyers in every section of Upper and Lower Canada, and we advise those wanting goods got up with taste, and suitable for a Canadian climate, not to purchase before examining our samples.

GENTS' HABERDASHERY.—This department will comprise the latest novelties.

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THE COMMERCIAL UNION ASSURANCE COMPANY,

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Capital, \$12,500,000. Invested, over \$2,000,000.

LIFE DEPARTMENT.—The distinguishing feature of this Company is the introduction of an equitable adjustment of charges, proportionate to each risk incurred.

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Unconditional policies granted. Claims settled without delay and liberally.

No expenses connected with obtaining policies. Profits divided every five years. As an example of the additions to policies by profits—A policy taken out in 1847 for £1,000 is now increased to £1,210.

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purchase and sell all descriptions of Produce on Commission, and likewise advance on consignments of same made to their friends in London, Liverpool, and Glasgow.

Also are prepared to import on Commission and on favorable terms, all description of Groceries, Drugs, Oils, and Paints, having first class connections with Great Britain for the execution of such orders.

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THE TRADE REVIEW.

MONTREAL, FRIDAY, OCTOBER 6, 1883

THE RATE OF INTEREST.

SEVERAL remarkable articles have recently appeared in *Blackwood's Magazine*, under the above title. The principal point which the writer endeavours to make is. That the entire trade of a nation is affected by the rate of interest, and that the public welfare is promoted or injured by its rise or fall. He then goes on to illustrate the making of the British Banking laws during Financial Crises, contending that these seasons of monetary trouble have in some cases been produced, and in others greatly aggravated, by the contraction of the currency, caused by the Bank of England largely increasing its rate of interest. This mammoth institution is denounced as a "monopoly," and the charge is advanced (and we think proved) that of late years it has increased its interest charges far more rapidly than it formerly did—the loss of two or three millions from the thirteen millions of gold it usually retains in its vaults being now deemed sufficient cause to send the rate up to 9 or 10 per cent. From this cause the trade of the country is constantly liable to embarrassment and ruin.

The remedy which *Blackwood* advocates for the evil pointed out is so extremely radical that it must have startled its quiet, easy-going Conservative readers. It is, practically, nothing less or more than the adoption of the new National Banking system of the United States! The writer points out three ways in which the paper currency might be issued. First, it might be issued by the State; second, by a single Bank of Issue; and third, by several of such Banks, either limited in number, or as competing institutions. After considering various arguments against and in favour of each of these plans, the following is held to be the best: That the Chancellor of the Exchequer should be the issuer of the notes, and that he should be authorized to "issue them to any Bank which purchases and deposits in the Exchequer an equal amount of Consols "valued at 10 per cent. above the current price of the "day; these consols, or any portion of them, to be re- "turned to the Bank on its giving back the notes "issued on the security of them—and the Consols to "be received back at the same price at which they "were taken." The writer claims for this great and sweeping change in the English Banking laws, that it will abolish the injurious monetary monopoly now enjoyed by the Bank of England, decrease and steady the rate of interest, diminish the tendency to financial crashes, and place the trade of the whole kingdom on a better and safer basis.

It is almost impossible to give a correct synopsis of these masterly articles in a few short paragraphs. Every person who takes an interest in so deep and intricate a subject as monetary science would, do well to

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IRON, STEEL, FIG IRON, PAINTS, OILS, GLASS, CORDAGE,

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SAWS:

Circular, Gang, Crosscut, Webs, &c.

Mooock's celebrated

AXES, EDGE TOOLS, &c.

MONTREAL REFINED IRON:

Bars and Sheets, Cut Scrap Nails.

Pressed, Clinch and Finishing, Iron and Zinc Shoe Bills, Brads, &c.

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get *Blackwood* and read for himself. The articles are remarkable not only for the position taken with regard to the gold basis, but in many other important particulars. We think it will be some time before the writer's views become popular in England, but it must be admitted that many of the positions taken are indisputably sound, and all of them are worthy of attentive consideration.

THE FARMERS' JUBILEE.

THE Farmers of Western Canada are now busy holding their local Agricultural Fairs, which have almost become an annual jubilee. This year these exhibitions are proving highly successful. The farming community are in excellent spirits. The crops are thrashing out well, and, combined with the high prices of both stock and produce, are making business brisk and animated. In the back town-ships the crops have been unusually heavy. A correspondent in Bruce County estimates that the crops in his locality average nearly as follows: Fall Wheat, 35 bushels per acre, Spring Wheat 30, Oats 45, Barley 30, Peas 40, and Flax 16 bushels! This estimate may be a little too high, but there can be little doubt that the harvest of 1883 has been unusually large. We learn from a Western friend, that the entire Western peninsula continues to be scoured by Canadian and American drovers, who are buying up cattle, sheep and hogs at high prices. Large droves of these animals are constantly passing through Guelph, Galt, and other towns, on their way to Eastern markets. Under this satisfactory state of matters, it is little wonder that the agricultural gatherings of the West are passing off so successfully.

A Long Distance.

A splendid raft of red pine, elm and oak, containing upwards of 170,000 feet, arrived in Quebec this week, all the way from Spanish River, Georgian Bay, north of Manitoulin Island. It was brought via Lakes Huron, St. Clair, Erie, and Ontario, and the River St. Lawrence, to Quebec,—a distance of twelve hundred miles by water. This is a most deserving enterprise on the part of the owner, Mr. John Cameron; but it indicates a material exhaustion of the best timber supplies near at home, when such a distance requires to be traversed to procure the article. The time occupied in getting to Quebec was two months.

Lower Province Trade.

It is said that a Mr. Colchester, representing certain capitalists, is endeavouring to purchase from the Canadian Government the steamers *Napoleon* and *Victoria*, for the purpose of forming a regular line between Halifax and Quebec. This is a most desirable project, and worthy of every encouragement, in view of the possible closed American markets to Canadian produce. These steamers have never been anything but a bill of expense to the Province, and now that the opportunity is offered to dispose of them for a good object, we hope no difficulties will be thrown in the way.

UNABLE OR UNWILLING—WHICH?

THE amount of money which is at present going into the country has not been equalled since the great inflation of '56. Indeed we question whether in any single month in the previous history of the Province there has been so large an amount paid to farmers as during the month just closed. For every article, from a basket of eggs to a barnful of barley, from a sucking pig to a stallion, farmers have realized unheard of prices, and a general condition of prosperity has suddenly come upon the people. It is estimated, by one who ought to know, that the entire amount to be realized this season by farmers will equal two and a half times that for the crop of last year. If this be the case, and it undoubtedly is, there ought to be an immense reduction of individual indebtedness. The condition of debt is not very pleasant. A great many of our people have got pretty well used to it, but like the Irishman hanging, it takes a good while before one can really enjoy it. It has been a terrible load upon the shoulders of many respectable men within the last year or two, and a great and successful effort will no doubt be made during the present season, to shake it off. Of all debts the most annoying and pressing is the store bill. Future supplies to a large extent depend upon its prompt liquidation, and as a rule we think that consumers, especially farmers, will make a strong effort, before the close of this season, to square their accounts with the country merchants. This is the general impression; so much so, indeed, that it has become a pretty general conclusion among wholesale dealers, that the retailer who will not shortly be able to pay his debts, has either nothing to collect, or if he has, he is neglecting to enforce its collection. The universal excuse, for the renewal of notes and slow payments, has been the difficulty of collecting money from farmers, and it is notorious that the "slowest accounts" are those to whom the farmers are most heavily indebted. This excuse ought now rapidly to disappear. Farmers were never better able to pay, and if country merchants do not make them pay, it is their own fault.

Importers will watch with more than usual care the reduction of their customers' balances, and, if these are at all "longwinded," they will very speedily arrive at the conviction of inability or indisposition to pay. If the former be the conclusion, the sooner affairs are investigated the better. If the country merchants are not able to pay now, we question whether they ever will be, and the remaining assets of a man in this condition can be realized on now better than for some time hereafter. It will therefore be policy on the part of debtor and creditor to come to a hasty decision on the subject of bringing to a conclusion a business which has ceased to be solvent. If, on the other hand, the second conclusion be arrived at, namely, that there is a disinclination to pay, very prompt and effective measures will be taken to obtain a settlement. There ought to be no excuse for slow payments during the next two months, and the whole community will be benefited by the application of prompt and vigorous coercive measures, where there is a lack of either ability or disposition to liquidate indebtedness.

The trouble in Canada has always been, that those who failed have not failed soon enough. They have gone on from year to year wasting their assets in a vain attempt to buoy themselves up when in a sinking condition, and it is the secret of the poor dividends which bankrupt estates have universally yielded, that the stoppage which was inevitable had not sooner taken place. With out the appearance of hardship, a different policy could not be urged upon wholesale merchants when the times were bad, but now that there is every facility to realize, and people are inclined to pay, the sooner those who are actually insolvent wind up, the better. It is better for themselves, better for their creditors, better for their neighbors, better for the whole community, that failures which must come, should come before assets dwindle, goods are sacrificed at reduced prices, and mercantile morality is outraged. In all these respects it is far better to fail in good times than in bad, and the "weeding out" process of the last year ought to be completed before the present year closes.

We therefore conclude that it is the duty of the retailer to collect rapidly, remit promptly, and generally improve his credit, failing which, the above inevitable result must follow. It is clearly imperative on the part of the wholesale merchant that the necessary pressure to effect this result should be applied. There is at length an opportunity for the restoration of the trade of the country to a proper basis. Imports

are light, goods are dear, and with plenty of money to pay for them, there is no necessity whatever for the continuance of a ship-stead, indefinite, and unsatisfactory condition of internal commerce. But aside from this, a great change may be brought about before next year by the close of the United States markets, and although it seems harsh to urge it, we believe the best, and, in the main, the kindest policy will be, the adoption of the firmest measures.

CULPABLE INACTION.

THE "Confederate Council to consider Treaties of Commerce," which was summoned two weeks ago under the Imperial sanction, at Quebec, had but a very short session. It was composed, as our readers will remember, of a delegate from each of the Provinces, and it was assembled mainly to consider what steps should be taken to secure a renewal of the Reciprocity Treaty. The conclusions arrived at have not transpired, but the press and the public seem satisfied that the following important decisions were come to:—First, that every legitimate effort should be made to procure a perpetuation of the Treaty; and secondly, that in the event of its abrogation, a new commercial policy should be adopted. This new policy implies, we understand, free trade between the Colonies, in all the products and manufactures of each, and also the revision of the tariff on imported goods, in order to render the Provincial markets as attractive as possible to American merchants and consumers. This we believe to be about the general result of the deliberations and conclusions of the Council, and important consequences are likely to accrue therefrom, especially in the event of a repeal of the Treaty.

But we have still to regret that very little effort is being made on the part of our public men towards securing a renewal of the Treaty. It is urged, on their behalf, that inasmuch as Congress gave the notice for its repeal, with Congress alone remains the power to withdraw the notice, and that it would be unreasonable to expect the American Government to negotiate a new Treaty, in the face of the emphatic terms in which Congress expressed its desire to terminate the old one. It is said that nothing can be done until after the meeting of Congress, and that until that body reverses its vote of last session, the American Government will not entertain proposals for a new Treaty. This is altogether likely, but does it excuse total inaction on the part of our Canadian authorities? We think not. It is a fact which we must reluctantly admit, that the public mind in the United States has been moulded much more in direct hostility to the Treaty than in its favour, since the subject came before Congress. Our own press have, with a good deal of ability, discussed the question from a Canadian point of view, and a number of the most respectable journals on the other side of the line have favoured its renewal from a United States point of view; but we are bound to say that there has been a great lack of information on the subject, and that as a rule the arguments of the opponents of the Treaty have been based upon misconception of the facts, and influenced much more by prejudice than impartiality. There is almost everywhere a lamentable absence of information on the subject, and it seems to us that it is the duty of our Government to supply this information. Our public men seem to imagine that this Treaty occupies the same amount of attention with the people of the United States that it does with ours. In this, however, they are very much mistaken. Reciprocity is one of the smallest subjects which now occupies the thoughts of United States politicians; not so much from the insignificance of the question *per se*, as from the magnitude of the other matters which so pressing call for attention. And even if they do think of it at all, it is adversely to our interests. Nor are they themselves likely to seek any new light on the subject. It seems to us then that it is the direct duty of our public men to supply this information, and that too by every means in their power, direct and indirect. Subjects of the most absorbing interest will press upon the attention of Congress immediately upon its assembling in December; and if arguments, figures and facts, can be of any avail in influencing the decision of its members in favour of Reciprocity, these arguments, and these figures and facts, should be placed before them now. We believe that a carefully prepared pamphlet on the subject, well supplied with correct data, from official sources, got up in a neat and attractive style, if circulated freely among our neighbours would be productive of a great deal of good. If a copy were sent to each member of Congress, and to every senator

and officer of the Government, it would certainly be very much more effective than any amount of evidence adduced in the heat of debate, or during the session of Congress, when other matters of more immediate importance are being considered. We all know what an able, clear, and forcible exposition of the subject is contained in Mr. Galt's speech of 1862. If with this were combined a variety of other views and opinions, which have been adduced within the last six months, put into a condensed and popular form, and judiciously distributed, we believe it would be very extensively read. It is clearly the duty of the Government to do something in this way. It is utter folly to expect that the Treaty will be renewed without some effort of this nature. The American press also should be looked after. If the editors of some of the most influential journals were thoroughly posted by some well-informed Canadian, very different views might be made to prevail in the press. It will be well, if the Government invest a not inconsiderable sum of money in efforts of this character. We are quite sure that Parliament, and the people at the back of it, would gladly approve of any proper effort in this direction, and unless some action is taken, and at once, we think the Cabinet will neglect a very important and manifest duty. Two months more only remain before Congress assembles; two months more only may we enjoy open navigation, and free markets in the United States; and in these two months the Government of this country will certainly fail to improve its opportunities, if it neglects to take advantage of every facility which is open for an impartial discussion of the subject. No one supposes that Congress will reverse a vote of one hundred to forty, and the Senate its vote of thirty-one to eight, without some great change being effected in the tenor of the information which guided them to this decision; and Canadians owe it to themselves to see that this information is supplied. Private individuals, and the press of Canada, have done all that can be expected of them, and it now remains with the Ministers of the Crown to do the rest. The farmers and merchants of the country are at present enjoying great prosperity; it is mainly through the instrumentality of the Treaty that this prosperity is being enjoyed, and nothing but the prospect of its repeal now darkens the commercial horizon of our future. Its abrogation will be a blow of the most serious nature, and it is high time that the Government should wake up to the fact that the people of Canada expect that every effort, every influence, every possible exertion shall be used to secure the perpetuation of the Treaty. A greater responsibility rests upon Mr. Galt at the present moment than at any previous period during the course of his long political career. Thus far he has been found equal to all occasions; it remains to be seen whether he will longer maintain a position of masterly inactivity, or rouse himself at once to the necessity of energetic and effective effort.

TRADE IN THE COUNTRY.

A CORRESPONDENT in a flourishing town in Western Canada thus sounds a warning note:— "Business is not opening as well as was hoped by many sanguine members of the community. My opinion is that, like the farmers who expected forty bushels of wheat to the acre, will be the future of these merchants who hoped to double their ordinary returns, and whose faith has led them to buy stocks on that basis. It may be assumed as a rule that times are never as bad or as good as people usually predict, and I do not think that farmers are now investing their surplus funds in goods, or circulating it by building, as during the inflation of '56 and '57. I have been told that orders for goods to Britain have been duplicated to the extent of the first fall import. I hope the statement is untrue; for if it is the case, there will be another glut in the market, the jobbing of which will seriously damage trade in November and December next. Fall goods in the hands of importers by the middle of November will not meet with regular purchasers. At that date nothing more than a sorting-up trade can be looked for safely."

Stocks of Produce.

The stock of flour held here on 1st instant was 20,622 barrels, including 9,000 barrels at the "sheds," which have since been shipped to Quebec. Of wheat the stock was 76,400 bushels. If the present drain to the United States continues, our dealers will have to look about them, or supplies for winter trade will be difficult to get.

SOUND DOCTRINE FOR CANADA.

"PA AZ YU GO."—This little maxim haz bin modestly at the sarviss ov the world for ages, supported by no pertickler pretenshums tew rhetierick, cadense, or pompus period, but brimfull and running over with praktikal filosofhee and plebeian sense, adapted tew the latitude and longitude of every humin kriter. It kontaines within its fore bleissid monacillables an analis ov welth; it is forthin's steppin stone, and a letter ov credit nun kan distrust wherever it goas. It iz the right bower of ekonomee and maid ov honnur tew pleazzure—filz the day hours with kwiet and drives the ballif from the nite dream. "Pay az yu go," and yu will kno how fast yure a going, how fur yu have gone, and when it is time tew stop. Tradesmen will bow when they meet yu, and det with its hungry wolf tred will starve on yure trail. "Pay az yu go," temper luxury and chastens want, adds dignity tew the poor man, and grase tew the ritsh man, wrongs nun and iz justiss tew all. Here iz an antidote for much that iz the filosofher's stone; here iz a motto for manhood; here iz a leaven for enny sized lump. Yung man, pay az yu go, and whin yu gets old yu will not depart from it; other vartues will sartilly cluster about yu; and whin natur hands in her last bill yu will be awl the better prepared to "pay az yu go."

THE above clever bit of humour is from the pen of the renowned Josh Billings, the Yankee philosopher, who, in his peculiar vernacular, gets off some of the best hits of the day. The soundest doctrine is contained in this extract, and it would serve a great purpose if it could be indelibly impressed upon the minds of the people of Canada at the present moment. There never was, and we question if there ever will be, a time when the lesson which this teaches is more necessary, more to be desired, or more productive of good; and never before were they better able to follow its instructions. The neglect of the simple injunction—"Pay as you go," has brought about difficulties and disasters untold. To its neglect we can trace half the ills which the body-politic is heir to. All classes of the community, from the laborer who battles for bare bread, to the merchant whose bills payable sum up a million, have felt the abuse of the credit system, and all would have been richer, happier, and better men, if this simple maxim had been more heeded. We may have good harvests, good prices, flourishing times, in the present, and glorious prospects for the future, but if we neglect to "Pay as we go," our good fortune will be misused. The crisis of '57, at the end of a most prosperous period, was the result of neglecting to "Pay as we go." The depression of the past year has taught us a lesson which we will do well not to forget, even in the present prosperous season; and if any one thing more than another should be impressed on the popular mind, it is the simple maxim above inculcated. Farmers now can happily pay their debts, and in future "Pay as they go." Mechanics and merchants can go a good way towards it, and if they will but follow this simple injunction, great good and no harm can come of it. By its observance prosperity will be continuous, embarrassment seldom heard of, extravagance and overtrading will cease, and, in the words of the negro song,

"Hard Times will come again no more."

GOOD NEWS INDEED.

WE are informed that the mails by the *Belgian* brought out large orders for Canadian oats and barley, at prices most satisfactory. We have noticed several recent shipments of oats to Liverpool, and we are rejoiced to see that the English market is at all available for our coarse grains. The worst fears from the abrogation of Reciprocity were that, when American markets could only be reached by a high duty, the price for coarse grains would make their cultivation unprofitable, and very serious consequences, especially to Lower Canada, would ensue. The prospect of a European demand, however, dissipates this fear. It is said that while freights can be had at 5s. a quarter, purchases for Liverpool can be made, with a margin, at one cent per lb. (34c. per bushel) for oats, and one and a half cent per lb. (70c. per bushel) for barley. These rates yield a good return to producers, and if a continuous market can be found, our American cousins will find we can do without them. Thus day after day makes the bugbear of the Reciprocity repeal assume less formidable proportions.

We note by last steamer's news that of all crops in the United Kingdom, oats and barley are this year the shortest. The average yield of oats is 48 bushels to the acre—this year it is estimated at 34, or a loss of 14 bushels; of barley the average is 40 bushels—this year it is only 32 bushels, or a loss of eight bushels to the acre. In Mark Lane, London, the quotations of oats varied from 22s. to 24s. 6d. for 320 lbs., according to ; barley 32s. to 36s. for the same quantity for

malting purposes. The orders that have been received in Montreal have been in the vicinity of 18s. for oats and 34s. for barley, including cost of freight and insurance. An obliging friend has furnished us with a calculation of what both grains are worth at this rate.

Orders here for oats, for 320 lbs., cost—Freight and insurance.....	18s.
Off freight at equal to 6s. for 480 lbs.....	3s. 4d.
" insurance late in the season, 3 p. c.....	4s.
Or \$3.37 at 8½ per cent exchange.....	14s.
If 320 lbs brings \$3.37, a bushel of 32 lbs will be	33½c.
Then take off merchants' commission of 4 per cent., or 1-3., leaves thirty-two and one-third cents here for 32 lbs. f.o.b.	
Again, barley orders at 34s. for 480 lbs, say	34s.
Off freight.....	5s.
" insurance, 3 per cent.....	1s. 6s.
Or at 8½ exchange \$3.74.....	28s.
Or 67½ cents per bushel of 48 lbs.	

GOING TOO FAR.

ONE of the most important laws enacted by the session of Parliament just closed, is that by which wives and children are secured the benefit of assurance on the lives of husbands and parents. The Act provides that by a simple endorsement on the policy of assurance of a declaration that said insurance is for the benefit of wife or children, the proceeds therefore can be claimed by them only, and "is free from the claims of creditor or creditors whomsoever." It not only applies to insurances effected in the future, but to those already effected.

While we think that the general principle of this law is correct, we nevertheless fear that its lack of limitation may open the door to fraud and improper practices. As a contemporary remarks, "it contains a somewhat startling innovation on the law of debtor and creditor. A man may leave an insurance on his life of an unlimited amount, which cannot be reached under any circumstances by his creditors. He may devote the whole or the greater portion of his income, which, strictly speaking, ought to go to the liquidation of his debts, to the payment of large premiums on an assurance to any amount, however large, the whole of which will be enjoyed by his family. It is open to the objection that this is very like providing for his family at the expense of his creditors."

We understand that it was proposed to the Committee in Parliament before whom it came, to limit the amount paid in premiums to one-fifth of the insurer's income. With some such proviso as this the Act could not fail to be beneficial, and we trust at the next session it will be so amended.

The general idea of the law, however, is a most humane one, and commends itself to the good sense of the community. We hope and believe it will largely stimulate the practice of life assurance, the wisest and most profitable of all provisions for those dearer than life itself to almost every man. In Canada we are fortunate in having companies represented, the great number of which are of the safest and most reliable character. Every facility is afforded, and it is almost culpable negligence on the part of men of family to neglect a life assurance, and other excellent companies in our advertising columns.

NEW MANUFACTURE.

WE have been shewn by Messrs. J. & W. Hilton, of this city, a sample of looking-glass plates silvered by them. The backs are coated with a hard red enamel, by a process of their own. This enamel hardens, and protects the silvering, so that the plates can be handled and subjected to pretty rough usage without danger of damage. Hitherto the article (commonly known by the name of red back silvering glass plates) has been only made in Germany, and very large quantities have been brought from thence into Canada and the United States. Messrs. Hilton are now prepared to furnish as good an article as the imported one, and at a less price. A better proof of their facilities for furnishing these goods cannot be found, than in the fact that they are now supplying orders for them from the United States. These plates have been on exhibition during last week at the Crystal Palace, and have attracted considerable attention. We are glad to notice this new branch of Canadian industry, and the trade should encourage it by giving it the preference of their orders.

AMENDMENTS TO THE INSOLVENT ACT.

WE last week noticed some of the alterations made in this statute by the Act of last session; and now propose to consider further the effect of the latter piece of legislation.

Writs of attachment are made returnable after the expiry of five days from service, where the defendant resides in the Province, and not more than fifteen miles from the place of return, and one day more for every additional fifteen miles. This will have the effect in most cases of materially shortening proceedings, as, under sec. 3, sub-sec. 6, of the Act of 1864, the attachment was to be made returnable within the same time as an ordinary writ of summons, which, in Upper Canada, is ten days.

The insolvent is empowered to make a voluntary assignment "pending proceedings for a compulsory liquidation," and his assignee may obtain an order to stay such proceedings. This must have been enacted on the ground that under a voluntary assignment of the estate might be more speedily or more cheaply dealt with, and can at any rate do no harm. It is presumed that it can only be applicable, however, before the estate has been seized and placed in the hands of an official assignee. If it were allowable, after an official assignee had been appointed, and had entered upon his duties, it would be productive of great expense, and endless confusion.

The effect of a voluntary assignment, and of the appointment of an official assignee upon the estate of an insolvent, is extended in an important particular. It is highly desirable that an attachment should supersede every other writ in the hands of the sheriff. An equal distribution of the estate of an insolvent is the aim of these laws, and this object had very little chance of being accomplished so long as it was in the power of a bankrupt to give disgraceful preferences by allowing a favoured creditor to get a judgment by default, and secure priority of execution. The accomplishment of this object is rendered much more certain by the 12th section of the amended Act. It gives the assignee, under either voluntary or compulsory proceedings, a right to all the assets of an insolvent, although they are actually under seizure, under any ordinary writ of attachment or execution, so long as they are not sold by the sheriff, reserving only certain privileges for costs incurred by the execution creditor. The 13th section reserves the privilege upon either real or personal property of an insolvent that was formerly created by delivering a writ of execution to a sheriff, unless it has been delivered thirty days before a voluntary assignment or the issue of a writ of attachment. It is most proper that a fraudulent preference, although under cover of legal process, should be attacked, and placed on the same footing as a fraudulent transfer of property by any other means. Thus the "judgment by default swindle," as our merchants were wont to call it, will in a very material degree be stopped.

Hitherto the landlord in Upper Canada has been entitled to distrain for six years' arrears of rent due by an insolvent, even although he should exhaust all the assets to satisfy this single claim. This troublesome preference is destroyed by section 14, which restricts the landlord's lien to the amount of one year's arrears of rent.

Section 24 makes the statute of set-off applicable to all claims in insolvency, and also to the recovery of debts due to the estate of an insolvent. The difficulty which existed before this provision, was pointed out by us some months ago, and we are glad to see that it has been removed. Formerly a creditor would have had to pay the full amount of any debts due by him to the estate of the insolvent, and would only be able to come in and prove his claim, and get the same dividend as the other creditors—a manifest injustice.

We think the amendments on the whole are in the right direction; and, without producing perfection, they put an end to many evils and imperfections developed in the working of the original Act.

Making Money.

Everybody in the West that is handling produce is making money. Some millers, whose brands have a high reputation, are clearing two dollars a barrel on flour, and all the regular grain buyers are doing exceedingly well. The activity of the demand for all kinds of produce is stimulating deliveries at all remote places, and the fine weather and good roads greatly facilitate the work. Even on the south shore of Georgian Bay and Lake Huron,—at Collingwood, Meaford, Owen Sound, Southampton, Kincardine, &c.—there are large movements in produce, which hitherto have only been carried on during the winter months.

THE GROCERY TRADE.

James Austin & Co.
I. Buchanan & Co.
Bacon, Clarke & Co.
H. Chapman & Co.
Geo. Childs & Co.
Converse, Colson & Lamb.
Jas. Douglas & Co.
Forester, Moir & Co.
Fitzpatrick & Moore.
Gillespie, Moffatt & Co.
B. Hutchins.
Jeffery, Brothers & Co.
Kingsland & Kinloch.
Law, Young & Co.
Leeming & Buchanan.

E. Maitland, Tylee & Co.
J. A. & H. Mathewson.
J. J. Gear.
Mitchell, Kinnear & Co.
William Nivin & Co.
Reuter, Lionais & Co.
Rimmer, Gunn & Co.
Robertson & Beattie.
David Robertson.
Haviland South & Co.
Sinclair, Jack & Co.
Jos. Tiffin & Sons.
David Torrance & Co.
Thompson, Murray & Co.
Alex. Urquhart & Co.
Winn & Holland.

THE transactions of the week exhibit a considerable increase of business, and in some of the staples large lots have changed hands. A good many limited buyers from the country have been in market, and liberal orders have freely come in from Western Canada. The immediate scarcity of many goods, particularly of certain classes and grades of Teas, tends to restrict the heavy business which would undoubtedly be transacted at this season, if stocks were more complete. During the current month we may anticipate large accessions to the present depleted stocks, and an active movement of extensive lots of General Groceries on Western Canada account, as supplies are known to be light in the hands of our Western friends. Up to date very few of the large buyers have yet been in market. Almost every article in the staples of the trade tend upwards, and with no prospect of excessive stocks here, and with advancing prices and active demand in England and countries of production, goods are not likely to be sacrificed in this market during 1864. The demand for the American markets continues active, but stocks in bond are still very insignificant.

TEAS.—During the week considerable parcels have changed hands, and enquiry for the American markets is still active, but stocks are very low of suitable grades in bond. Prices are very firm for all desirable lots; considerable parcels have been placed in hands of jobbers within the week, and in execution of orders from Western Canada a fair business has been done. Prices have a hardening tendency, although we do not report any decided advance since our last issue. We note arrivals by the *Belgian*, just arrived in port, of some 5,000 packages for this market; a considerable portion of these shipments have been sold to arrive. Our latest English advices report active sales for export at improving prices.

SUGAR.—Some large sales have been made within the week, and we report the market active at improving prices; the total sales probably foot up to some 2,500 hds. The Refinery have been buying heavily. Quotations are for fair to bright Cuba, Barbadoes, and Porto Rico, 9½c. to 10½c. Latest English advices report a farther advance in that market of 6d. per cwt., with a farther prospect of advance.

COFFEE.—Without change; stocks are fairly assorted, and within the week limited lots have changed hands and gone into consumption, but the market is without activity in this commodity.

TOBACCO.—There is more enquiry for this article, and jobbers have been picking up any desirable lots under offer. A much improved consumptive demand is visible, and within the week shipments to the country to supply the Fall requirements of retailers have been considerable; prices are unchanged and firm.

RICE.—We report some few lots as having changed hands within last few days. Stocks in first hands are light; demand not active; prices range from \$3.60 to \$3.75.

SPICES.—In meagre supply, and demand limited.

MOLASSES.—A considerable quantity has changed hands during the week; the Refinery has bought extensively, and the market at the moment may be reported very bare of stock. We quote Muscovado at 50 to 55 cts.; Clayed 42½ to 45 cts.; Centrifugal 37½ to 40 cts.

FRUIT.—There have been some few arrivals of new crop Raisins in market; lowest quotations are, for Layers \$4 per box, and M. R's. \$3.50; Valentias 10½ to 11 cts.

SALT.—Some enquiry for stock afloat; any in market, however, is in store and held at 65 cts. for Liverpool; stoved \$1 in lots.

LIQUORS.—A good steady business is doing in this department. Stocks are well assorted, if we except Cognac Brandies of established brands in case, which are scarce, and held at an advance, with much firmness. We hear of some large sales of High Wines within last few days, one lot of 750 puns. at 85c. net.

THE DRY GOODS TRADE.

James Baillie & Co.
Baukhage, Beak & Co.
Wm. Benjamin & Co.
James P. Clark.
John Dougall & Co.
Foulds & Hodgson.
Gilmour, White & Co.
Lewis, Kay & Co.
Thomas May & Co.
McIntyre, Denoon & Co.

J. Meyer & Co.
Munderloh & Steencken.
Ogilvy & Co.
Ringland, Ewart & Co.
A. Robertson & Co.
Stirling, McCall & Co.
William Stephen & Co.
Thomson, Claxton & Co.
Alexander Walker.
George Winks & Co.

DURING the week which has just closed, a moderate extent of business only has been done. The orders are principally for sorting up. The country trade as a rule has secured its stocks, and time has hardly elapsed yet for a second visit, although a few have been in the market for a second instalment.

During the next ten days, however, we may anticipate seeing a number of our Western friends again in the market. The stocks in the hands of importers are very much more complete than they were a week or two ago, goods by the recent steamers having added materially to the assortments. The arrivals by the *Belgian*, consisting of 250 packages, were less than anticipated, but the steamers of this and following week will no doubt bring a number of packages for this market.

On the other side of the Atlantic all descriptions of Goods continue to advance, and many of the leading articles are difficult to obtain. In reply to orders recently sent to Britain, manufacturers state that they cannot be urged for five or six weeks at soonest, and then at a considerable advance in price, and in the meantime write for confirmation of orders. The news received during the week indicate an advance of a penny to two pence per pound on Cottons. Woollens are firm, having an upward tendency, especially Stuff Goods, which are scarce and dear.

There is nothing special to note in reference to the supply or demand in this market, but it is now beyond a doubt that stocks here will be sufficiently complete to fill all legitimate orders from the country; and prices, though not materially higher here, must remain firm, and probably somewhat advance.

We note the following from the *Manchester Times*, dating up to Saturday, September 23, received by the *Persia's* mails:—

"The animation in the Cotton market noted in our last has been continuing with increased vigour for the past week, during which the sales have been of unusual extent, and prices have gradually advanced. Accounts from America of firmer quotations, and decreased estimate of stock, accompanied by extensive orders to be executed in our manufacturing districts, have added materially to the feeling of confidence previously existing, and the market closed yesterday afternoon with firmness. Quotations generally show an advance. Egyptian Cotton has been in greater request at 1d. to 1½d. above last week's rates. In American an extensive business has been done, and prices have advanced ½d. per pound. The sales of the week amount to 187,000 bales. The sales to-day (23rd) will probably foot up to 20,000, with a strong market."

THE HARDWARE TRADE.

Barber, A. A., & Co.
Bentley, Macpherson & Co.
Brush, George.
Buchanan, L., & Co.
Crathorn & Caverhill.
Currie, W. & F. P., & Co.
Elliott & Co.
Evans, J. H.
Evans & Evans.
Ferrier & Co.
Fraser, F.
Forbes, A. H.

Frothingham & Workman.
Gilbert, E. F.
Hall, Joseph N.
Hall, Kay & Co.
Ireland, W. H.
Kershaw & Edwards.
Law, Young & Co.
McDougal, John.
Morland, Watson & Co.
Muholland, & Baker.
Simms F. H.
Winn & Holland.

THE business this week in hardware is exceedingly brisk. The principal importing houses are working night and day in filling their orders. Heavy goods of all descriptions are scarce, and tending upwards, and even shelf goods are becoming quite scarce. The prices for all descriptions are very firm, and likely still further to advance. Large orders are being received daily from the United States for every class of hardware. The Montreal nail manufacturers have their hands full. The demand made by the American dealers for nails and iron of Montreal manufacture is now very large and daily on the increase. The difficulty of keeping the Rolling Mills working in the States has induced large orders to the Montreal market, and this is likely to continue for some time to come. The prospects of trade of Canada during the next few months are very encouraging.

Stocks.

The stock market is dull and inactive; demand limited. A few small amounts of Bank Montreal stock have been placed at 112½. Molsons Bank, since the opening of the transfer books, at 111. A considerable amount of sterling fives have been sold at 87. Nothing doing in Corporation or Water Works Bonds.

RESUME OF THE ENGLISH PRODUCE MARKET.

BY the last news from England, the latest state of the weather for harvesting operations has been most unexceptional, but generally speaking the crops are likely to prove very far below an average. From the North of Germany, the exports of grain are estimated as far below an average, and the quality arriving at ports of shipment is poor. The three main sources to England are likely to be at fault this season, viz., the Baltic, Southern Russia and America; and it is questionable whether there will be an average import to Great Britain, especially with the possibility that France may become a competitor in foreign markets before the cereal year is out. The return of the dry weather has so far made a change on the feelings of our merchants, and a decline of 1s. on old and 2s. per quarter on new wheat has been submitted to. On the continent generally the state of the markets rules steady, and in some instances prices rule higher than in the English markets.

We give the following extract from the *Mark Lane Express*, speaking of the probable demand for the continent, and the causes of it:

These considerations, however, have been for the present laid aside, and the return of dry weather, with almost tropical heat, has alike acted upon buyers and sellers; so that another decline of 1s. on old, and 2s. per qr. on new Wheat has to be reported. If prices should thus continue on the sliding-scale, the attention of capitalists may be called to what we may term the strange phenomenon, and advantage be taken of the opportunity to invest; for we hold it as certain that the cattle plague alone gives such a chance to the Wheat trade as it has not had for years. Prices on the Continent have very little varied. In France they have been steady, though sales have been slow. In Belgium and Holland little change has taken place. Prices at Danzig and Hambro' being relatively higher than in England, there is a stop to business without much disposition to give way abroad.

Gold in New-York.

The rate of gold during the week has been as follows:

	Opened.	Closed.
Friday, 29th September.....	143½	144½
Saturday, 30th ".....	144	144½
Monday, 2nd October.....	144½	144½
Tuesday, 3rd ".....	144	144½
Wednesday, 4th ".....	145½	146½
Thursday, 5th ".....	146½	146½

It will be thus seen that the advance has been very steady during the week, and that the rate is now three per cent. better than on last Friday.

The brokers are buying Greenbacks at 32½ discount, Silver in rather better supply than for some time past though the price continues better. Buying at 1½ to 1¼, selling at 1¼ to 1½ discount.

The Leather Trade.

The market this week is less excited than last. There are some descriptions asked for which cannot be supplied from present stocks. For all kinds in the market, however, there is pretty good demand. Receipts during the week have been very light, and this fact tends to keep the market pretty firm. In Slaughter Sole there is not much material in stock suitable to the demands of the trade. There is therefore a very limited sale for it. Of Canadian Calfskins there is about no stock whatever, and Sheepskins also are pretty well exhausted.

Sterling Exchange.

For Sterling Exchange there is a moderate demand, with little of a local character offering. The bulk of the supply is New York and Quebec bills. In New York the upward tendency of gold is mainly attributable to the demand for exchange or for gold export. The rate there is very steady at 109½, which is probably nearly the limit before gold shipments will be preferred. Here the counter rate 109½ to 110½ for cash, and 110½ for paper. Little or no private offering. Business was slack yesterday, and little done in the shape of sales.

Coal Oil.

A sale of some six hundred barrels was made in Quebec a few days ago. They contained over twenty thousand gallons of oil, and although it was expected to go off at a very cheap figure, the prices ran up as high as 80 cents, and one lot as high as 82 cents. These rates however do not include carriage, and as the cargo now lies at Bic, it will be quite an item to bring it up from there. The oil trade is exceedingly active all over the country. In fact the demand here is far greater than the supply. Operations at the wells are brisk, and prospects generally are very encouraging.

MEETINGS OF CREDITORS TO COME.

FOR THE APPOINTMENT OF ASSIGNES UNDER THE INSOLVENCY ACT OF 1864.

Table with columns: NAME AND RESIDENCE, TO BE HELD AT OFFICE OF, DATE. Lists various creditors and their meeting locations.

ASSIGNEES APPOINTED.

Table with columns: NAME OF INSOLVENT, RESIDENCE, NAME OF ASSIGNEE. Lists insolvent names and their appointed assignees.

WRITS OF ATTACHMENT ISSUED.

Table with columns: DEFENDANT'S NAME AND RESIDENCE, PLAINTIFF'S NAME, DATE. Lists legal proceedings.

APPLICATIONS FOR DISCHARGE.

Table with columns: RESIDENCE, WHERE TO BE HELD, NAME, DATE. Lists applications for discharge.

STOCK MARKET.

Table with columns: Bank/Institution, Closing prices, Last Week's Prices, Corresponding week, 1864. Lists various banks and their stock prices.

IMPORTS FROM 1st JANUARY.

PORT OF MONTREAL.

We present herewith a table showing the imports at Montreal of the leading items in trade, from 1st January to 5th October of present year as compared with the same period last year.

Table with columns: Item, 1864, 1865, Decrease. Lists import items and their values for two years.

PRICES OF GRAIN.

Table with columns: Grain type, Average Prices on Friday, Saturday, Monday, Tuesday, Wednesday, Highest prices 5c, Average for week, Corresponding week 1864. Lists various grain types and their prices.

WEEKLY PRICES CURRENT.—MONTREAL, OCT. 5, 1865.

Large table with columns: NAME OF ARTICLE, CURRENT RATES. Lists various commodities like Groceries, Wine, Hardware, Iron, etc., and their current market rates.

THE PRODUCE MARKET.

In all articles of Breadstuffs there continues a good and healthy demand principally for home consumption, the arrivals being barely sufficient for the city and local supply.

Provisions of all kinds are in rather short supply, and prices remain mostly unchanged, some articles slightly advancing under the influence of a demand in advance of the quantity in stock, others maintaining their value by a pretty even balance of receipts and deliveries.

FLOUR.—The market has presented the same general features noted for some time back, arrivals have been somewhat larger, but all desirable brands of the higher grades have been absorbed at somewhat higher rates for American markets, and the local and Quebec demand has kept the market pretty clear of other descriptions. Latest sales of Extras have been at \$7 to \$8, according to sample, and Fancy has found buyers as offered at \$6.50 to \$6.75; arrivals of supers mainly consist of Welland Canal brands which range from about \$5.80 to \$6.00; ordinary Canada supers may be quoted \$6.00 to \$6.25, and choice strong brands \$6.25 to \$6.40; No. 2, and the lower grades continue unchanged.

BAG FLOUR.—Has been more freely supplied, and the range of prices has scarcely been so high; there is however a disposition on the part of holders to decline selling at a figure so much below the relative value of strong flour in barrels; we quote as ruling rates \$3.35 to \$3.45 for best, and \$3.25 to \$3.35 for weak and ordinary.

OATMEAL.—Sales have been made of limited parcels within the range of quotations \$1.50 to \$1.75.

WHEAT.—Very little offering, the bulk of arrivals being direct to millers; some sales of U.C. Spring may be noted at \$1.17 to \$1.20, the latter price now obtainable for good samples; no White Winter offered.

PORK.—Mess has been steadily advancing, and sales to some extent have been made at \$25 to \$26. The stock is rapidly diminishing, and with a continuance of even the present limited lumbering demand, it seems not improbable that still higher prices may be obtained before the new can come into consumption.

LARD.—The stock is quite exhausted; any quotations are therefore pure nominal.

TALLOW.—There is none offering; extreme prices would be paid by the manufacturers, who are very bare of supply.

BUTTER.—The receipts continue on a very limited scale, showing a considerable falling off from the arrivals of the corresponding weeks of last year. The high prices and consequent inducement to send to the American markets has diverted shipments from hence. Arrivals there now begin to show a large increase, and stocks, being heavy, begin to accumulate, especially of the medium qualities, which are, as usual, the most abundant. The British markets continue dull, except for the choicest qualities, which are scarce, and sought after at full prices. Dealers and shippers are everywhere disposed to operate with caution, and not to buy in advance of existing requirements, while holders are anxious to be quit of their stocks at the prices lately ruling.

PEASE.—Have been somewhat various, some parcels afloat in the beginning of the week being pressed to avoid demurrage changed hands, about 85 cts. per 60 lbs.; but best samples offering about the time of loading steamer readily commanded 87½ cts. A fall in British prices being looked for, shippers held off till obliged to fill up freight, endeavouring to break down prices, and lower rates are likely to rule as receipts increase.

In other coarse grains transactions have been unimportant, and prices mostly unchanged.

ASHES.—Have not materially fluctuated in price during the past week. The latest British advices are firm; some holders were even asking an advance. Shipments from this side for some time past have been moderate, and we look for a better state of things than has been in these articles for many months.

FIRST CLASS STORE TO LET AT QUEBEC.

THE SHOP AND DWELLING, opposite the Upper Town Market (two doors from Messrs. Glover & Fry), with Yard and Stores extending in rear to St. Joseph Street.

These are the largest premises and best Stand in this city, very suitable for a first class Dry Goods or Fancy Store.

Address **WOODS & CO.,** Quebec.

A. JOSEPH,
Commission Merchant and General Agent,
QUEBEC.
Advances made on Consignments.

BARBADOS AND CUBA SUGAR.
NOW LANDING, ex WILD HUNTER,
from Barbados—
220 hhds Choice Sugar

—TO ARRIVE—
250 hhds Bright Grocery, ex "Rover," from Cuba
500 barrels and ht-brls No. 1 Fat Split Herrings

—IN STORE—
Hhds Pale and Dark Brandy, United Vineyard Pro-
priators
Bags Pimento, pancheons Limejuice
&c., &c., &c.
MICHELL, KINNEAR & CO.

A WORD TO THE WISE.
WHOLESALE CASH BUYERS
WILL FIND AT JAS. MORISON & CO.'S

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NOTICE.—The undersigned having been specially appointed to act for Messrs. **KENNETH DOWIE & CO.,** of Liverpool, in obtaining Consignments to that firm, and making Advances thereon, is prepared to enter into all necessary arrangements for the transaction of such business.
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OFFICE IN HOLIDAY'S WAREHOUSE,
Wellington Street,
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45 \$18.80	45 \$17.21
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These may be paid half-yearly or quarterly.
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ATTORNEY AND COUNSELLOR AT LAW,
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THOS. SWINYARD,

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June 15, 1855.

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Published by W. B. CORDIER & Co., every Friday.—
Office, St. Nicholas street. Post Office address,
Drawer 401, Montreal. Printed by JOHN LOVELL,